

## DAFTAR PUSTAKA

- Ahmad dan Matemilola, 2009, “Determinants Of Bank Profits And Net Interest Margin”, **Emerging Markets and Financial Resillience**, pp 228-248
- Alkhwaldheh; Abdullah Ashuayree, (2013), “Ownership Structure And Influence: A Multivariate Analysis Of The Credit Risk Assesment,” **Global Journal of Management and Bussiness Research**
- Almilia, Luciana Spica dan Winny Herdiningtyas, (2005), “Analisis Rasio Camel Terhadap Prediksi Kondisi Bermasalah Pada Lembaga Perbankan,” **Jurnal Akuntansi dan Keuangan**
- Arena, Marco; Carmen Reinhard; dan Fransisco Vasquez, (2010), “The Lending Channel In Emerging Economies: Are Foreign Banks Different?,” **Banks and Bank System**
- Ascarya dan Yumadita, 2010, “Determinants of Bank’s Net Interest Margin in Indonesia”, **International Conference On Eurasian Economies**
- Brock, P,L and L Rojas-Suarez, (2000), “Understanding The Behavior of Bank Spreads in Latin America, **Journal of Development Economics**, 63, 113-134
- Dahlan Siamat, (2015), Manajemen Bank Umum, **Inter Media – Jakarta**
- Directory Perbankan Indonesia, *Direktorat Perijinan dan Informasi Perbankan Bank Indonesia*, Tahun 2017
- Dumidzik dan Ridzak, 2012, “Determinants of Banks’Net Interest Margins in The CEE”, **The Eighteenth Dubrovnik Economic Conference**
- Eralda, 2015, “ Micro And Macroeconomic Determinants Of Net Interest Margin In The Albanian Banking System (2002-2014)”, **Economic Review H2-2015**
- Epure dan Lafuente, 2014, “Monitoring Bank Performance in The Presence of Risk”, **Barcelona GSE Working Paper Series**, No 613
- Garza, 2010, “What Influences Net Interest Rate Margins? Developed Versus Developing Countries”, **Banks And Bank Systems**, Vol. 5, Issue 4

- Gelos, R Gaston, (2006), "Banking Spreads in Latin America," **IMF Working Paper, International Monetary Fund**
- Gujarati, Damodar N, (1995), Basic Econometrics, **Singapore: Mc Graw Hill, Inc.**
- Hanweck, Gerald, (2005), "The Sensitivity Of Bank Net Interest Margins To Credit, Interest Rate, And Term Structure Shocks," **School of Management**
- Iloska, Nadica, (2014), "Determinant Of Net Interest Margin: The Case Of Macedonia," **Journal of Applied Economics and Bussiness**
- Imam Ghozali (2005), Aplikasi Analisis Multivariate Dengan Program SPSS, **Badan Penerbit Universitas Diponegoro, Semarang**
- Jucan, Cornel Niculae, (2009), "Strategies For The Management Of The Banks Assets And Liabilities," **Serries Economica**
- Koch, W.Timothy, 1997, Bank Management, **The Dryden Press – International Edition**
- Koffie et al, 2014, "Determinants of Banks' Net Interest Margins in Honduras", **IMF Working Paper**
- Kunt, Asli Demirguc and Harry Huizinga, (1998), "Determinants Of Comercial Banks Interest Margins And Profitability: Some International Evidence," **JEL Classification**
- Leykun, 2016, "Factors Affecting the Net Interest Margin of Commercial Bank of Ethiopia", **International Journal of Scientific and Research Publications**, Vol. 6, Issue 6
- Masyhud Ali, (2014), Asset Liability Management: Manyiasati Risiko Pasar dan Risiko Operasional, **PT. Gramedia Jakarta**
- Maudos et al, 2009, "Factors Explaining The interest Margin in The Banking Sectors of The European Union", **Journal Of Banking And Finance**
- Mayes, David G dan Hanno Stremmel, (2012), "The effectiveness of capital adequacy measures in predicting bank distress," **JEL Clasification**
- Morris, Charles; Robert Neal dan Doug Rolph, (1998), "Credit spreads and interest rates: A Contegration approach," **Federal Reserve Bank**

- Nugroho, Anggoro Budi, (2011), "Macroeconomis Stress Test And Sensitivity Analysis Of Financial Industry Credit Risk," **Institut Teknologi Bandung**
- Pascual, Laura Baselga; Ponce, Antonio Trujillo; Riportella, Clara Cardone, 2015, "Factors Influencing Bank Risk In Europe : Evidence From The Financial Crisis", **North American Journal Of Economics And Finance**
- Raharjo et al, 2014, "The Determinant of Commercial Banks' Interest Margin in Indonesia : An Analysis of Fixed Effect Panel Regression", **International Journal of Economics and Financial Issues**, Vol. 4, No. 2, pp.295-308
- Robbert Ang, 1997, Buku Pintar: Pasar Modal Indonesia, **Mediasoft Indonesia**
- Santoso, Singgih, (2004), SPSS (Statistical Product and Service Solutions), **Penerbit PT Elex Media Komputindo-Kelompok Gramedia Jakarta**
- Shahidul dan Nishiyama, 2015, "The Determinants Of Bank Net Interest Margins: A Panel Evidence From South Asian Countries", **Data Science and Service Research Discussion Paper**, No 32
- Tatum Blaise Pua Tan, (2012), "Determinants of credit growth and interest margins of the Philipiness and Asia," **International Monetary Fund**
- Teguh Pudjo Muljono, (2015), Analisa Laporan Keuangan Untuk Perbankan, **Edisi revisi 2015, Jakarta Djambatan**
- \_\_\_\_\_. (1995), Bank Budgeting Profit Planning Controlnalisa Laporan Keuangan Untuk Perbankan, **Edisi 1, Cetakan 1, BPFE Yogyakarta**
- Trinugroho dkk, 2013, "Why Have Bank Interest Margins Been So High in Indonesia Since the 1997/1998 Financial Crisis?", **Research In International Business And Finance**, Vol.32
- Vodova, Pavla, (2012), "Determinants of commercial banks liquidity in Hungary," **Slezka Univerzita**
- Zribi, Nabila; dan Younes Boujelbene, (2011), "The Factors Influencing Bank Credit Risk: The Case Of Tunisia," **Journal of Accounting and Taxation**